

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 14-13773-SLM
Chapter: 13
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Raul Febles
aka Raul Febles-Torres
3531 Charles Court
North Bergen, NJ 07047

Diane M. Febles
3531 Charles Court
North Bergen, NJ 07047

Social Security No.:

xxx-xx-1037

xxx-xx-0560

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after June 7, 2017 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: May 8, 2017

JAN: rh

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
District of New Jersey

In re:
Raul Febles
Diane M. Febles
Debtors

Case No. 14-13773-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: clsnodsc

Page 1 of 1
Total Noticed: 3

Date Rcvd: May 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2017.

db/jdb +Raul Febles, Diane M. Febles, 3531 Charles Court, North Bergen, NJ 07047-2311

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov May 08 2017 23:05:44 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 08 2017 23:05:40 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Embrace Home Loans, Inc. bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Christopher J. Balala on behalf of Debtor Raul Febles cbalala@scuramealey.com,
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com
Christopher J. Balala on behalf of Joint Debtor Diane M. Febles cbalala@scuramealey.com,
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com
David L. Stevens on behalf of Debtor Raul Febles dstevens@scuramealey.com,
cbalala@scuramealey.com; ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com
David L. Stevens on behalf of Joint Debtor Diane M. Febles dstevens@scuramealey.com,
cbalala@scuramealey.com; ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com
Denise E. Carlson on behalf of Creditor Embrace Home Loans, Inc. dcarlson@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor JPMorgan Chase Bank, N.A.
mortonlaw.bccraig@verizon.net, tfitz@mortoncraig.com; mhazlett@mortoncraig.com
Marie-Ann Greenberg magecf@magtrustee.com
Robert P. Saltzman on behalf of Creditor Embrace Home Loans, Inc. dnj@pbslaw.org
Steven K. Eisenberg on behalf of Creditor Embrace Home Loans, Inc. bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com; skelly@sterneisenberg.com; bkecf@sterneisenberg.com

TOTAL: 10